

## UNIVERSITY STUDENT HEALTH INSURANCE PLAN (U-SHIP) COMPARABLE COVERAGE CHECKLIST: 2025-26

Alternate insurance plans must meet all of the "Plan Requirements" listed below. If eligible to waive U-SHIP, students must do so through the online enrollment/ waiver website during the open enrollment period. For further information, please go to <https://studentinsurance.uchicago.edu>. Note: PhD students are required to enroll in U-SHIP and may not waive.

PLAN PREMIUM & DEDUCTIBLE	Your Plan	U-SHIP Comparison
Type of Plan: Individual / Family		Individual*
Annual premium		\$5,145
Annual deductible		\$400

\* Students may enroll dependents into U-SHIP to provide family coverage.

PLAN REQUIREMENTS:	Your Plan	U-SHIP Comparison/ Benefits
Annual out-of-pocket maximum (per Affordable Care Act, individual plans must be $\leq$ \$9,200; family plans must be $\leq$ \$18,400)		\$2,000
Covers both non-emergency as well as emergency care <b>provided in the Chicago area</b> (or local area where student will be residing and studying for the academic year)	Yes / No	Yes
Treatment for pre-existing conditions ( <b>with no waiting periods or exclusions</b> )	Yes / No	Yes
Essential health benefits as defined by the Affordable Care Act (ACA) <b>Unlimited annual lifetime benefit</b> for each of the following:		
• Outpatient care (ambulatory patient services)	Yes / No	Yes
• Emergency Services	Yes / No	Yes
• Hospitalization (treatment for inpatient care)	Yes / No	Yes
• Mental health services and addiction treatment	Yes / No	Yes
• Prescription drugs	Yes / No	Yes
• Maternity and newborn care	Yes / No	Yes
• Rehabilitative services and devices	Yes / No	Yes
• Laboratory services	Yes / No	Yes
• Inpatient mental health care	Yes / No	Yes
• Preventive services, wellness services, and chronic disease treatment	Yes / No	Yes
• Pediatric services	Yes / No	Yes
Policy is provided by a U.S. employer, U.S. government agency or broker, AND has a U.S. claims payment office and phone number.	Yes / No	Yes
Coverage for medical evacuation and repatriation expenses: <ul style="list-style-type: none"> <li>Required for all F1 / J1 students (specific J-1 insurance requirements can be found <a href="#">here</a>)</li> <li>Required for all other students ONLY when they will be studying/ traveling/ doing research out of the United States during the current academic year (otherwise exempt and can check "yes")</li> </ul>	Yes / No	Yes
Active coverage from the day student arrives on campus through August 31, 2026 OR the end of their academic program (whichever comes first)	Yes / No	Yes

**Questions?** Contact the Student Insurance Office at (773) 834-4543 (select option 2) or [uchicagoadvocates@uhcsr.com](mailto:uchicagoadvocates@uhcsr.com)